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PATENT
Attorney Docket No.: 020375-047700US

TOWNSEND and TOWNSEND and CREW LLP

By: Kay Barclay

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Dr. Amber Gravett et al.

Application No.: 10/714,441

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE
ACCOUNT CONFIGURATION

Confirmation No.: 9387

Examiner: Fields, Benjamin S.

Art Unit: 3609

SUPPLEMENTAL INFORMATION
DISCLOSURE STATEMENT UNDER
37 CFR §1.97 and §1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references [in compliance with the requirements of 37 CFR §1.98(a)(2)] are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

No item of information contained herein was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, after making reasonable inquiry, no information contained herein was known to any individual designated in §1.56(c) more than three months prior to the filing of this information disclosure statement.

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Respectfully submitted,



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